



Application Serial No. 09/409,041
Attorney Docket No. 99-030

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

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AUG 3 - 2004

GROUP 3600

Applicants: Packes et al.

Application No.: 09/409,041

Filed: September 29, 1999

Title: SYSTEM AND METHODS TO PROVIDE A PRODUCT TO
A CUSTOMER BEFORE A FINAL TRANSACTION TERM
VALUE IS ESTABLISHED

Attorney Docket No. 99-030

Group Art Unit: 3627

Examiner: Michael A. Cuff

AMENDMENT AND RESPONSE

to the Non-Final Office Action mailed March 24, 2004 (Paper No. 22)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed March 24, 2004, (Paper No. 22), please consider of the following remarks.